	Electronic	Acl	knowledgement R	leceipt			
EFS ID:		7439299					
Application Number:		10645949					
Inte	ernational Application Number:						
	Confirmation Number:		8255				
	Title of Invention:		System for providing a che	ckless checking account			
First I	First Named Inventor/Applicant Name:		Sheldon H. Foss				
	Customer Number:		35856				
Filer:		Gregory Scott Smith./Matthew Hoots					
	Filer Authorized By:		Gregory Scott Smith.				
Attorney Docket Number:		03103.1010					
	Receipt Date:						
			22-AUG-2003				
	Time Stamp: 14:30:04						
Application Type:		Utility under 35 USC 111(a)					
Payment	information:	_	I.				
Submitted wi	th Payment		yes				
Payment Type		Credit Card					
Payment was successfully received in RAM		\$810					
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Document	Document Description		File Name	File Size(Bytes)/	Multi Part / zin	Pages (if appl.)	

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Total Files Size (in bytes): 30109					
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1	Fee Worksheet (PTO-875)	fee-info.pdf	30109 fc39923305a692b11630b821999b61ed89 87735	no	2

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-[d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810). a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.